

**Information to identify the case:**

Debtor 1	<u>Norman E. Vollentine</u>	Social Security number or ITIN	xxx-xx-0780
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stephanie A. Vollentine</u>	Social Security number or ITIN	xxx-xx-7639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10979-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Norman E. Vollentine

Stephanie A. Vollentine

3/17/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Norman E. Vollentine  
Stephanie A. Vollentine  
Debtors

Case No. 17-10979-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 17, 2023

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Norman E. Vollentine, Stephanie A. Vollentine, 3272 Dublin Rd, Waterford, PA 16441-2184
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, Oh 44144-2338
14716234	+ Erie County Tax Claim Bureau, 140 West Sixth Street, Room 110, Erie, PA 16501-1073
14695050	+ Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Erie, PA 16501-1011
14695051	+ Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AIS.COM	Mar 18 2023 03:37:00	Capital One Bank (USA) N.A. Cabela's Club Visa by, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
14695046	+ Email/Text: EBNProcessing@afni.com	Mar 17 2023 23:47:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
14695047	+ EDI: GMACFS.COM	Mar 18 2023 03:37:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14706791	EDI: GMACFS.COM	Mar 18 2023 03:37:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
14766611	+ EDI: AIS.COM	Mar 18 2023 03:37:00	CAPITAL ONE BANK (USA), N.A., Cabela's Club Visa by American Infosourc, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
14695048	+ EDI: CAPITALONE.COM	Mar 18 2023 03:37:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14754560	Email/PDF: bncnotices@becket-lee.com	Mar 17 2023 23:48:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14695049	+ EDI: CITICORP.COM	Mar 18 2023 03:37:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD

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14695044	+ EDI: IRS.COM	Mar 18 2023 03:37:00	57117-6283 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14747677	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 17 2023 23:47:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14695052	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 17 2023 23:47:00	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
14695053	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 17 2023 23:46:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14695054	+ Email/Text: bankruptcy@marinerfinance.com	Mar 17 2023 23:46:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14716195	EDI: AGFINANCE.COM	Mar 18 2023 03:37:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14695055	+ EDI: AGFINANCE.COM	Mar 18 2023 03:37:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14695056	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2023 23:46:00	Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222
14744834	EDI: PRA.COM	Mar 18 2023 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14695292	+ EDI: RECOVERYCORP.COM	Mar 18 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14695045	+ EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14695045	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14765831	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14695057	+ EDI: RMSC.COM	Mar 18 2023 03:37:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14755801	EDI: USBANKARS.COM	Mar 18 2023 03:37:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14695058	EDI: USBANKARS.COM	Mar 18 2023 03:37:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
14734314	EDI: AIS.COM	Mar 18 2023 03:37:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14695059	+ EDI: VERIZONCOMB.COM	Mar 18 2023 03:37:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14695060	+ EDI: CAPITALONE.COM	Mar 18 2023 03:37:00	Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 31

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		KeyBank, NA, s/b/m First Niagara Bank, NA
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA bnicholas@kmlawgroup.com
Jeffrey G. Herman	on behalf of Plaintiff Stephanie A. Vollentine JeffreyHerman@Live.com sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Jeffrey G. Herman	on behalf of Joint Debtor Stephanie A. Vollentine JeffreyHerman@Live.com sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Jeffrey G. Herman	on behalf of Plaintiff Norman E. Vollentine JeffreyHerman@Live.com sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Jeffrey G. Herman	on behalf of Debtor Norman E. Vollentine JeffreyHerman@Live.com sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7